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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF CALIFORNIA**  
**SAN JOSE DIVISION**

In re  
Bernadette Francine Cattaneo,  
Debtor.

Case No. 16-52233

Chapter 7

**DECLARATION OF BERNADETTE  
FRANCINE CATTANEO IN SUPPORT  
OF MOTION TO AVOID JUDICIAL  
LIENS OF HELEN MCABEE AND  
INVESTMENT RETRIEVERS ON 841  
CALAIS CIRCLE, HOLLISTER, CA**

Hearing

Date: April 18, 2019  
Time: 10:30 a.m.  
Place: 280 South First Street  
Courtroom 3020  
San Jose, CA 95113

I, Bernadette Francine Cattaneo, declare as follows:

1. I am the debtor in the above-captioned bankruptcy case. This declaration is submitted in support of the concurrently filed Motion to Avoid Judicial Liens of Helen McAbee and Investment Retrievers on 841 Calais Circle, Hollister, CA. If called as a witness I could and would testify competently to the matters set forth below.

CATTANEO DECLARATION IN SUPPORT OF MOTION TO AVOID JUDICIAL LIENS ON 841 CALAIS CIRCLE

2. I own real property commonly known as 841 Calais Circle, Hollister, CA (the "Calais Property"). The Calais Property is a single-family home.

3. In accordance with state law, I claimed an exemption of \$10,000 in the Calais Property in my amended Schedule C filed on January 14, 2019. More than 30 days have passed since that amended filing and I am not aware of any objection to my claimed exemption.

4. The Calais Property secures a claim held by Seterus in the amount of \$54,900 that was incurred in or about May 1990 and a claim by Union Bank in the amount of \$67,300 that was incurred in or about March 2003. Together, these secured claims total \$122,200.

5. Helen McAbee holds a judicial lien secured by the Calais Property in the amount of \$626,557. The debt was incurred in or about May 2011 and an abstract of judgment against me and my ex-husband Andreas Abramson was recorded in San Benito County on May 27, 2011, as instrument number 2011-0004885. A true and correct copy of this document is attached as **Exhibit A**. An amended abstract of judgment in the same amount was recorded in San Benito County on June 27, 2013, as instrument number 2013-0006643. A true and correct copy of this document is attached as **Exhibit B**.

6. Investment Retrievers holds a judicial lien secured by the Calais Property in the amount of \$123,190.21. The debt was incurred in or about May 2013 and an abstract of judgment against me was recorded in San Benito County on July 29, 2016, as instrument number 2016-0007941. A true and correct copy of this document is attached as **Exhibit C**.

7. In my personal opinion, the value of the Calais Property as of the August 3, 2016, petition date was \$410,000.

I declare under penalty of perjury that the above statements are true and correct. This declaration is executed on March 4, 2019, in Copperopolis California.

Bernadette Francine Cattaneo  
Bernadette Francine Cattaneo

CATTANEO DECLARATION IN SUPPORT OF MOTION TO AVOID JUDICIAL LIENS ON 841 CALAIS CIRCLE